less type a plus sign (+) inside this box PTO/SB/21 (08-00) Approved for use through 10/31/2002. OBM 0651-0031 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE **Application Number** 10/044,581 **TRANSMITTAL** Filing Date October 23, 2001 **FORM** First Named Inventor GOUX, Timothy Gayle (to be used for all correspondence after initial filing) Group Art Unit 3626 NGUYEN, Dinh X. Examiner Name CARE1 Attorney Docket Number Total Number of Pages in This Submission ENCLOSURES (check all that apply) **Assignment Papers** After Allowance Communication Fee Transmittal Form to Group Drawing(s) Fee Attached Appeal Communication to Board Licensing-related Papers of Appeals and Interferences Amendment/Reply Appeal Communication to Group Petition to Convert to a (Appeal Notice, Brief, Reply Brief) After Final Provisional Application **Proprietary Information** Associate Power of Attorney Affidavits/declaration(s) Status Letter Change of Correspondence Address Other Enclosure(s) (please Extension of Time Request Request for Refund identify below): CD, Number of CD(s) Express Abandonment Request Return Ros SEP 2 7 2002 Information Disclosure Statement, including form PTO/SB/08A and GROUP 3600 cited references Certified Copy of Priority Remarks: Document(s) The number of pages in this submission does not include references. Response to Missing Parts/ Incomplete Application Response to Missing Parts under 37 CFR 1.52 or

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm James E. Schutz
or TROUTMAN SANDERS LLP
Individual name

Date / September 20, 2002

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GROUP 3600



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APF	PLICATION OF	)	EXAMINER: NGUYEN, Dinh X.
	GOUX, Timothy Gayle	) ) )	
APPLICAT	TION SERIAL NO.	)	GROUP ART UNIT: 3626
	10/044,581	)	
FILED:	October 23, 2001	)	
TITLE:	SYSTEM AND METHOD FOR IMPROVING THE OPERATION OF A BUSINESS ENTITY AND MONITORING AND REPORTING THE RESULTS THEREOF	) ) ) )	ATTY. DOCKET NO. CARE1
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James E. Schutz, Reg. No. 48,658

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents Washington, D.C. 20231

Sir:

Signature

In accordance with applicant's duty of disclosure under Rules 56, 97 and 98 of the Rules of Practice for Patent Cases (37 C.F.R. §§ 1.56, 1.97 and 1.98 respectively), the following 1049905\_1.DOC

U.S. Patent Application Serial No. 10/044,581

Applicant: GOUX, Timothy Gayle

references are provided for the Examiner. Copies of these references are submitted herewith along with a completed form PTO-SB/08A.

- 1. U.S. Patent No. 4942527 to Schumacher;
- 2. U.S. Patent No. 5172313 to Schumacher;
- 3. U.S. Patent No. 5947747 to Walker et al.;
- 4. U.S. Patent Publication No. 2001/0027455 to Abulleil et al.;
- 5. U.S. Patent Publication No. 2001/031457 to Pfenninger et al.;
- 6. U.S. Patent Publication No. 2002/0016847 to Soldis;
- 7. U.S. Patent Publication No. 2002/0029158 to Wolff et al.;
- 8. U.S. Patent Publication No. 2002/0055862 to Jinks;
- Arden Financial Services, There is a New Way to Shop for Insurance,
   http://www.ardenfinancial.com/docs/cgi/express\_quote, October 12, 2001, see
   website; and,
- BSGC Business Strategy Group Consulting, Insurance and Healthcare Services
   Descriptions, BSGC http://www.bsgc.net/insstrat.html, May 7, 2001, see website.

These references are cited only as constituting the closest art of which applicant is aware.

The references were cited in an international search report for a related application. A copy of the search report is enclosed. It is respectfully submitted that the claims patentably define over all of the above references.

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U.S. Patent Application Serial No. 10/044,581 Applicant: GOUX, Timothy Gayle

No fee is believed to be payable in connection with the filing of this Information

Disclosure Statement. If a fee is, however, deemed to be payable, please charge such additional fees due to deposit account 20-1507.

Respectfully submitted,

y: James E. Schutz

Registration No. 48,658

Attorney for Applicant

Troutman Sanders LLP Bank of America Plaza 600 Peachtree Street, N.E. Suite 5200 Atlanta, Georgia 30308-2216 (404) 885-3498

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,					Application Number	10/044,581		
	INFOR	MATIO	ON DISC	LOSURE	Filing Date	October 23, 2001		
	STATEMENT BY APPLICANT				First Named Inventor	GOUX, Timothy Gayle		
					Group Art Unit	3626		
—	(use as many sheets as necessary)				Examiner Name	NGUYEN, Dinh X.		
	Sheet	i	of	2	Attorney Docket Number	CARE1		

			U.S. PATENT DO	CUMENTS	
Examiner Initials	Cite No. 1	Number Kind Code² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		4,942,527	Schumacher	07-17-1990	
		5,172,313	Schumacher	12-15-1992	
		5,947,747	Walker et al.	09-07-1999	
		2001/0027455	Abulleil et al.	10-04-2001	
		2001/0031457	Pfenninger et al.	10-18-2001	
		2002/0016847	Soldis	02-07-2002	
		2002/0029158	Wolff et al.	03-07-2002	
		2002/0055862	Jinks	05-09-2002	-
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<sup>&</sup>lt;sup>1</sup>Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the twoletter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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					Application Number	10/044,581	
	INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (use as many sheets as necessary)				Filing Date	October 23, 2001	
					First Named Inventor	GOUX, Timothy Gayle	
					Group Art Unit	3626	
					Examiner Name	NGUYEN, Dinh X.	
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		OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS	
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		Arden Financial Services, There is a New Way to Shop for Insurance, http://www.ardenfinancial.com/docs/cgi/express_quote, October 12, 2001, see website.	
	:	BSGC Business Strategy Group Consulting, Insurance and Healthcare Services Descriptions, BSGC http://www.bsgc.net/insstrat.html, May 7, 2001, see website.	
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		GROUP 3600	

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